

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADAELECTRONICALLY  
MAY 06 2014  
FILED

In re: Anthony Thomas and Wendi Thomas

Case No. 14-50333-BTB

CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)

## SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 3-31-14PETITION DATE: 3-4-14

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
 Dollars reported in \$1

## 2. Asset and Liability Structure

- a. Current Assets
- b. Total Assets
- c. Current Liabilities
- d. Total Liabilities

## 3. Statement of Cash Receipts &amp; Disbursements for Month

- a. Total Receipts
- b. Total Disbursements
- c. Excess (Deficiency) of Receipts Over Disbursements (a - b)
- d. Cash Balance Beginning of Month
- e. Cash Balance End of Month (c + d)

	<u>End of Current Month</u>	<u>End of Prior Month</u>	<u>As of Petition Filing</u>
1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor). Dollars reported in <u>\$1</u>	<u>\$20,650</u>	<u>\$20,650</u>	<u>\$20,650</u>
2. Asset and Liability Structure	<u>\$20,650</u>	<u>\$20,650</u>	<u>\$20,650</u>
a. Current Assets	<u>\$20,650</u>	<u>\$20,650</u>	<u>\$20,650</u>
b. Total Assets	<u>\$20,650</u>	<u>\$20,650</u>	<u>\$20,650</u>
c. Current Liabilities	<u>\$720,000</u>	<u>\$720,000</u>	<u>\$720,000</u>
d. Total Liabilities	<u>\$720,000</u>	<u>\$720,000</u>	<u>\$720,000</u>
3. Statement of Cash Receipts & Disbursements for Month	<u>Current Month</u>	<u>Prior Month</u>	<u>Cumulative (Case to Date)</u>
a. Total Receipts	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
b. Total Disbursements	<u>\$4,330</u>	<u>\$0</u>	<u>\$4,330</u>
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
d. Cash Balance Beginning of Month	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
e. Cash Balance End of Month (c + d)	<u>\$5,110.00</u>	<u>\$0</u>	<u>\$5,110.00</u>
4. Profit/(Loss) from the Statement of Operations	<u>N/A</u>	<u>N/A</u>	<u>Cumulative (Case to Date)</u>
5. Account Receivables (Pre and Post Petition)	<u>N/A</u>	<u>N/A</u>	<u></u>
6. Post-Petition Liabilities	<u>N/A</u>	<u>N/A</u>	<u></u>
7. Past Due Post-Petition Account Payables (over 30 days)	<u>N/A</u>	<u>N/A</u>	<u></u>

## At the end of this reporting month:

- |     |   |            |           |
|-----|---|------------|-----------|
| 8.  | Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee)   | <u>Yes</u> | <u>No</u> |
| 9.  | Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)   |            | <u>X</u>  |
| 10. | If the answer is yes to 8 or 9, were all such payments approved by the court?   |            | <u>X</u>  |
| 11. | Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)  |            | <u>X</u>  |
| 12. | Is the estate insured for replacement cost of assets and for general liability?   |            | <u>X</u>  |
| 13. | Are a plan and disclosure statement on file?  |            | <u>X</u>  |
| 14. | Was there any post-petition borrowing during this reporting period?   |            | <u>X</u>  |
| 15. | Check if paid: Post-petition taxes _____ ; U.S. Trustee Quarterly Fees <u>X</u> ; Check if filing is current for: Post-petition tax reporting and tax returns: _____<br><small>(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)</small> |            |           |

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 4-24-14

Responsible Individual

# Wells Fargo Combined Statement of Accounts

Primary account number: [REDACTED] 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 1 of 7



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ANTHONY G THOMAS  
7725 PEAVINE PEAK CT  
RENO NV 89523-4914



## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

**Important:** The Direct Deposit Advance service will be discontinued on May 25, 2014. Please review the statement message entitled "Important: Change in terms to the Direct Deposit Advance® service" for more information.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

### Important: Change in terms to the Direct Deposit Advance® service for all accounts opened prior to February 1st, 2014.

(Note: This change does not impact your Direct Deposit, which is the electronic deposit of your paycheck or other recurring income.)

- Effective May 24, 2014, no new advances will be allowed on the Direct Deposit Advance service. The service will be discontinued after that date.
- Any accounts with outstanding advances as of May 25, 2014 will be placed into an extended repayment plan. Under the extended repayment plan, payments will be made in increments of \$150 from each qualified repayment deposit until August 10, 2014.
- After August 10, any remaining balance will be paid in full from the next qualified repayment deposit or from the linked checking account if no qualified repayment deposit is received prior to August 29, 2014.
- The daily expenses buffer will not apply during the extended repayment plan.
- The terms of the extended repayment plan will apply to any accounts in Payment Plan prior to May 25, 2014.
- If you use the Payment by Mail repayment method, your account will not be placed into the extended repayment plan. Your full outstanding balance will be due as it is today.

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Primary account number: [REDACTED] 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 2 of 7



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**All other terms of the Agreement remain unchanged.**

Reminder: If your account is in the Automatic Deduction repayment method and more than 35 days passes between qualified repayment deposits, we will pay the full remaining amount from your checking account. Please watch for additional information on your account statement, in the mail, or through email (if applicable) for further updates.

If your account type is excluded from use of the Direct Deposit Advance service or your account was opened in a state where the service is not available, that has not changed, and the discontinuation of the service will not affect you. If you have any questions or need more information, please visit [wellsfargo.com/checking/direct-deposit-advance](http://wellsfargo.com/checking/direct-deposit-advance). Or you can call the Wells Fargo Phone Bank at the number listed on the front of your statement.

We want to let you know about an important upcoming change.

Effective April 7, 2014, the fee for depositing international items, such as foreign checks, drafts and money orders drawn on banks located outside the United States will be \$5. This fee will be charged per item and will apply whether the international item is in a foreign currency or U.S. dollars. Please note that international item fees do not apply to deposits of U.S. dollar items that are drawn on U.S. banks.

If you have questions, please contact your local banker, or call the phone number listed at the top of your statement.

**Summary of accounts****Checking/Prepaid and Savings**

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Complete Advantage® Checking	2	[REDACTED] 8984	844.74	0.77
Wells Fargo Opportunity Checking™	4	[REDACTED] 8437	0.00	43.83
Wells Fargo Money Market Savings™	5	[REDACTED] 0555	152.26	0.00
<b>Total deposit accounts</b>			<b>\$997.00</b>	<b>\$44.60</b>

**Complete Advantage® Checking****Activity summary**

Beginning balance on 2/15	\$844.74
Deposits/Additions	10,213.27
Withdrawals/Subtractions	- 11,057.24
<b>Ending balance on 3/14</b>	<b>\$0.77</b>

Account number: [REDACTED] 8984

ANTHONY G THOMAS

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED] 2882

**Overdraft Protection**

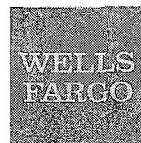
Your account is linked to the following for Overdraft Protection:

■ Savings - [REDACTED] 0555

010420



Primary account number: 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 3 of 7

**Interest summary**

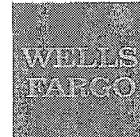
Interest paid this statement	\$0.01
Average collected balance	\$1,412.20
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.03
Total interest paid in 2013	\$0.12

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/18		Check Crd Purchase 02/13 Barnes & Noble #29 Reno NV 434256xxxxxx8448 284044830405294 ?McC=5942			37.67
2/18		Check Crd Purchase 02/14 Papa John's #03052 775-787-2999 NV 434256xxxxxx8448 304045062541409 ?McC=5814			25.70
2/18		POS Purchase - 02/15 Mach ID 000000 Wal Mart 3254 Reno NV 8448 0000000943122981 ?McC=5411			56.13
2/18		Check Crd Purchase 02/16 Century Theatres 4 Reno NV 434256xxxxxx8448 464047834580606 ?McC=7832			49.75
2/18		POS Purchase - 02/17 Mach ID 000000 Raley S 105 Reno NV 8448 00464049042372148 ?McC=5411			77.31
2/19		POS Purchase - 02/19 Mach ID 000000 Wal Mart Super Center Reno NV 8448 00000000047872344 ?McC=5411			56.82
2/20		POS Purchase - 02/20 Mach ID 000000 Safeway Store 1210 Reno NV 8448 00384051806914577 ?McC=5411			8.94
2/21		POS Purchase - 02/21 Mach ID 000000 Mill End Fabrics Inc Reno NV 8448 00000000241979563 ?McC=5949			36.55
2/21		POS Purchase - 02/21 Mach ID 000000 Dollar Tree 02751 105 Reno NV 8448 00000000644761835 ?McC=5331			11.85
2/21		POS Purchase - 02/21 Mach ID 000000 Wal Mart 3254 Reno NV 8448 0000000354392210 ?McC=5411			75.72
2/24		Check Crd Purchase 02/21 Qdoba #305 Reno NV 434256xxxxxx8448 384052681287914 ?McC=5814			10.63
2/24		POS Purchase - 02/24 Mach ID 000000 Scolari S Whse 6255 Sh Reno NV 8448 00464056009479839 ?McC=5411			40.21
2/25		POS Purchase - 02/25 Mach ID 000000 Scolari S Whse 6255 Sh Reno NV 8448 00304056851609506 ?McC=5411			24.88
2/26		POS Purchase - 02/26 Mach ID 000000 Raley S 105 Reno NV 8448 00464057738084531 ?McC=5411			41.67
2/27		Deposit Made In A Branch/Store	10,000.00		10,290.91
2/28		Check Crd Purchase 02/27 Capital Insurance 831-233-5500 CA 434256xxxxxx8448 304058233190114 ?McC=6300			39.00
2/28		Recurring Transfer to Thomas A Savings Ref #Ope8Dw7Gnr xxxxxx0555			75.00
2/28		POS Purchase - 02/28 Mach ID 000000 Raley S 105 Reno NV 8448 00304060024523006 ?McC=5411			58.67
2/28		Withdrawal Made In A Branch/Store	5,000.00		5,118.24
3/3		Check Crd Purchase 03/01 Papa John's #03052 775-787-2999 NV 434256xxxxxx8448 584060007442480 ?McC=5814			23.55
3/3		POS Purchase - 03/02 Mach ID 000000 Fred Meyer Fred Meyer Kennewick WA 8448 00384062196474781 ?McC=5411			30.63
3/3		Sierra Pacific P Spcc Pymt 01468569 600701 Wendi Thomas			401.06
3/4		Check Crd Purchase 03/02 Dish Network-One T 800-894-9131 CO 434256xxxxxx8448 464060648477022 ?McC=4899			116.54
3/4		Withdrawal Made In A Branch/Store	3,733.43		813.03
3/5		Check Crd Purchase 03/03 Cricket Debt - Sol 503-3530400 OR 434256xxxxxx8448 284062697647520 ?McC=8299 121042882DA			36.00

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Primary account number: [REDACTED] 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 4 of 7



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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/5		POS Purchase - 03/05 Mach ID 000000 Dollar Tree 02751 105 Reno NV 8448 0000000844482747 ?McC=5331			25.31
3/5		POS Purchase - 03/05 Mach ID 000000 Savemart 555 Reno NV Reno NV 8448 00384065009761845 ?McC=5411			49.22
3/5		POS Purchase - 03/05 Mach ID 000000 Raley S 105 Reno NV 8448 00304065026656874 ?McC=5411			51.67
3/5		Kohl's Dept Strs Chg Pymt 140304 043000094204768 Thomas Wendi			42.00
3/7		Deposit Made In A Branch/Store	186.00		794.83
3/10		Withdrawal Made In A Branch/Store		50.00	
3/10		Withdrawal Made In A Branch/Store		543.83	201.00
3/11		Check Crd Purchase 03/07 Gsusa 212-852-5048 NY 434256xxxxx8448 464065715454309 ?McC=8398 121042882DA			15.00
3/12		Withdrawal Made In A Branch/Store		200.00	
3/12		Overdraft Protection From 6428260555	25.00		
3/12		Overdraft Transfer Fee			12.50
3/13		Overdraft Protection From 6428260555		2.26	-1.50
3/14		Interest Payment		0.01	0.76
<b>Ending balance on 3/14</b>					<b>0.77</b>
<b>Totals</b>			<b>\$10,213.27</b>	<b>\$11,057.24</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

**IMPORTANT ACCOUNT INFORMATION**

010422

**Amendment to Funds Availability Policy - Check Deposits at a Wells Fargo ATM**

Effective March 16, 2014, we will increase the amount of your deposit that is made immediately available to you when you make a check deposit at a Wells Fargo ATM. The first \$200 of a day's check deposits made at a Wells Fargo ATM will be immediately available for your use or withdrawal on the day we receive the deposit. Cash deposits made at a Wells Fargo ATM are always immediately available.

**Wells Fargo Opportunity Checking<sup>SM</sup>****Activity summary**

Beginning balance on 3/7	\$0.00
Deposits/Additions	943.83
Withdrawals/Subtractions	- 900.00
<b>Ending balance on 3/14</b>	<b>\$43.83</b>

Account number: [REDACTED] 8437

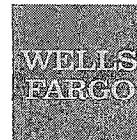
ANTHONY G THOMAS  
DEBTOR IN POSSESSION  
CH 11 CASE #14-50333 (NV)

Nevada account terms and conditions apply

For Direct Deposit use:  
Routing Number (RTN): [REDACTED] 0742



Primary account number: 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 5 of 7



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**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/7		Deposit Made In A Branch/Store	543.83		543.83
3/11		Deposit Made In A Branch/Store	200.00		
3/11		Deposit Made In A Branch/Store	200.00		943.83
3/12		Withdrawal Made In A Branch/Store		500.00	443.83
3/13	0222	Cash eWithdrawal In Branch/Store - 6255 Sharlands Ave Reno NV		400.00	43.83
<b>Ending balance on 3/14</b>					<b>43.83</b>
<b>Totals</b>			<b>\$943.83</b>	<b>\$900.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/07/2014 - 03/14/2014	Standard monthly service fee \$12.00	You paid \$0.00
Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee. You have up to 90 calendar days from 03/07/2014 to complete the package requirements.		
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>	Minimum required	This fee period
1) Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$2,000.00	\$43.83 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$750.00	\$0.00 <input type="checkbox"/>
• Total number of Wells Fargo debit card purchases and/or payments	10	0 <input type="checkbox"/>
2) Complete the package requirements		
• Have qualifying linked accounts or services in separate categories*	3	<input type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**Online only statements (\$2.00 discount) 

\*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
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**Wells Fargo Money Market Savings<sup>SM</sup>****Activity summary**

Beginning balance on 2/15	\$152.26
Deposits/Additions	75.00
Withdrawals/Subtractions	- 227.26
<b>Ending balance on 3/14</b>	<b>\$0.00</b>

Account number: 0555

ANTHONY G THOMAS

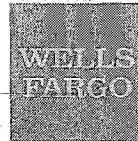
California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 2882

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Primary account number: [REDACTED] 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 6 of 7



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**Interest summary**

Interest paid this statement	\$0.00
Average collected balance	\$82.45
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01
Total interest paid in 2013	\$0.05

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/28	Recurring Transfer From Thomas A Complete Advantage(Rm) Ref #Ope8Dw7Gnr xxxxx8984	75.00		
2/28	Cash eWithdrawal in Branch/Store - 6255 Sharlands Ave Reno NV 5407	200.00		27.26
3/13	* Overdraft Protection to [REDACTED] 8984	25.00		2.26
3/14	* Overdraft Protection to [REDACTED] 8984	2.26		0.00
<b>Ending balance on 3/14</b>				<b>0.00</b>
<b>Totals</b>		<b>\$75.00</b>		<b>\$227.26</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

\* Indicates transactions that count toward Federal Reserve Board Regulation D limits. Please refer to your Account Agreement for complete details of the federally-mandated transaction limits for savings accounts.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

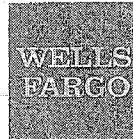
Fee period 02/15/2014 - 03/14/2014	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$3,500.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$75.00	\$75.00 <input checked="" type="checkbox"/>

ES/ES

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Primary account number: 8984 ■ February 15, 2014 - March 14, 2014 ■ Page 7 of 7

**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
	\$
	\$
	\$
	\$
Total	\$

+ \$ \_\_\_\_\_

= \$ \_\_\_\_\_

**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total	\$

- \$ \_\_\_\_\_

= \$ \_\_\_\_\_

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

**General statement policies for Wells Fargo Bank**

**To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In case of errors or questions about your Direct Deposit Advance® service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

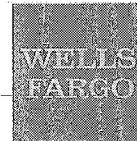
1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

DCDG110TH1 01-340 NNNNNNNNNN NNN NNN 004 004 114 010425 10823657.1.1

# Wells Fargo Combined Statement of Accounts

Primary account number: ■■■■■8984 ■ March 15, 2014 - April 14, 2014 ■ Page 1 of 5



DODG11DTLP 013906



46  
ANTHONY G THOMAS  
7725 PEAVINE PEAK CT  
RENO NV 89523-4914

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Considering buying your first or next home?

Whether you're just in the planning stage or you've already started looking for a home, give us a call at 1-866-582-1253 and we'll help guide you through the process.

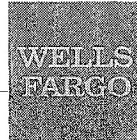
## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Complete Advantage® Checking	2	■■■■■8984	0.77	0.00
Wells Fargo Opportunity Checking™	3	■■■■■8437	43.83	0.00
Wells Fargo Money Market Savings™	4	■■■■■0555	0.00	0.00
<b>Total deposit accounts</b>			<b>\$44.60</b>	<b>\$0.00</b>

DODG11DTLP 013906 NNNNNNNNNN NNN NNN 001 003 114 088151 10849143.12

Primary account number: 8984 ■ March 15, 2014 - April 14, 2014 ■ Page 2 of 5



## Complete Advantage® Checking

### Activity summary

Beginning balance on 3/15	\$0.77
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.77
<b>Ending balance on 4/14</b>	<b>\$0.00</b>

Account number: 8984

**ANTHONY G THOMAS***California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$0.32
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.03

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/31		Transfer IN Branch/Store - From Anthony G Thomas DDA xxxxxx8984 401 Keystone Ave Reno NV		0.77	0.00
<b>Ending balance on 4/14</b>					<b>0.00</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$0.77</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

088152

**TIP** Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.



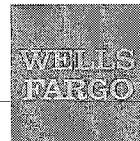
## IMPORTANT ACCOUNT INFORMATION



### Amendment to Funds Availability Policy - Check Deposits at a Wells Fargo ATM

Effective March 16, 2014, we will increase the amount of your deposit that is made immediately available to you when you make a check deposit at a Wells Fargo ATM. The first \$200 of a day's check deposits made at a Wells Fargo ATM will be immediately available for your use or withdrawal on the day we receive the deposit. Cash deposits made at a Wells Fargo ATM are always immediately available.

Primary account number: [REDACTED] 8984 ■ March 15, 2014 - April 14, 2014 ■ Page 3 of 5



JK ✓

## Wells Fargo Opportunity Checking<sup>SM</sup>

### Activity summary

Beginning balance on 3/15	\$43.83
Deposits/Additions	0.77
Withdrawals/Subtractions	- 44.60
<b>Ending balance on 4/14</b>	<b>\$0.00</b>

Account number: [REDACTED] 8437

**ANTHONY G THOMAS**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE #14-50333 (NV)**

*Nevada account terms and conditions apply*

For Direct Deposit use  
 Routing Number (RTN): [REDACTED] 0742

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/28		Transfer IN Branch/Store - to Anthony G Thomas DDA xxxxx8437 401 Keystone Ave Reno NV	0.77		
3/28		Transfer IN Branch/Store - From Anthony G Thomas DDA xxxxx8437 401 Keystone Ave Reno NV		44.60	0.00
<b>Ending balance on 4/14</b>					<b>0.00</b>

**Totals**

\$0.77

\$44.60

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/15/2014 - 04/14/2014	Standard monthly service fee \$12.00	You paid \$0.00
------------------------------------	--------------------------------------	-----------------

Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee. You have up to 90 calendar days from 03/07/2014 to complete the package requirements.

#### How to avoid the monthly service fee (complete 1 AND 2)

- 1) Have any **ONE** of the following account requirements
  - Minimum daily balance
  - Total amount of qualifying direct deposits
  - Total number of Wells Fargo debit card purchases and/or payments
- 2) Complete the package requirements
  - Have qualifying linked accounts or services in separate categories\*

Minimum required

This fee period

\$2,000.00	\$0.00	<input type="checkbox"/>
\$750.00	\$0.00	<input type="checkbox"/>
10	0	<input type="checkbox"/>
3		<input type="checkbox"/>

#### Monthly service fee discount(s) (applied when box is checked)

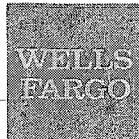
Online only statements (\$2.00 discount)

\*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.

JUL

DDG11DTLP 013906 NNNNNNNNNNN NNNN NNN 002 003 114 088153 10849143.12

Primary account number: [REDACTED] 8984 ■ March 15, 2014 - April 14, 2014 ■ Page 4 of 5



## Wells Fargo Money Market Savings<sup>SM</sup>

### Activity summary

Beginning balance on 3/15	\$0.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Closing balance on 3/28</b>	<b>\$0.00</b>

Account number: [REDACTED] 0555

ANTHONY G THOMAS

California account terms and conditions apply

For Direct Deposit use

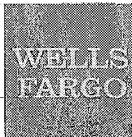
Routing Number (RTN): [REDACTED] 2882

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

088154





### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ [REDACTED]

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
	\$ [REDACTED]
Total	\$ [REDACTED]

+ \$ [REDACTED]

= \$ [REDACTED]

**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	\$ [REDACTED]
Total	\$ [REDACTED]

- \$ [REDACTED]

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ [REDACTED]

### General statement policies for Wells Fargo Bank

**To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In case of errors or questions about your Direct Deposit Advance® service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

# Wells Fargo Way2Save® Checking

Account number: [REDACTED] 4981 ■ March 28, 2014 - April 4, 2014 ■ Page 1 of 4



ANTHONY G THOMAS  
WENDI L THOMAS  
DEBTOR IN POSSESSION  
CH 11 CASE# 14-50333 (NV)  
7725 PEAVINE PEAK CT  
RENO NV 89523-4914

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

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Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

- |                    |                                     |                       |                                     |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input checked="" type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input checked="" type="checkbox"/> |
| Online Statements  | <input checked="" type="checkbox"/> | Overdraft Protection  | <input checked="" type="checkbox"/> |
| Mobile Banking     | <input checked="" type="checkbox"/> | Debit Card            |                                     |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service     | <input type="checkbox"/>            |

## Considering buying your first or next home?

Whether you're just in the planning stage or you've already started looking for a home, give us a call at 1-866-582-1253 and we'll help guide you through the process.

## Activity summary

Beginning balance on 3/28	\$0.00
Deposits/Additions	2,220.62
Withdrawals/Subtractions	- 243.93
<b>Ending balance on 4/4</b>	<b>\$1,976.69</b>

Account number: [REDACTED] 4981

ANTHONY G THOMAS  
WENDI L THOMAS  
DEBTOR IN POSSESSION  
CH 11 CASE# 14-50333 (NV)

Nevada account terms and conditions apply

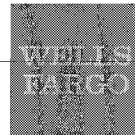
For Direct Deposit use  
Routing Number (RTN): [REDACTED] 0742

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - [REDACTED] 0078

Account number: 4981 ■ March 28, 2014 - April 4, 2014 ■ Page 2 of 4

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/28		Transfer IN Branch/Store - to Anthony G Thomas DDA xxxxx4981 401 Keystone Ave Reno NV	44.60		
3/28		Deposit Made In A Branch/Store	25.00		69.60
3/31		Recurring Transfer to Thomas A Way2Save Savings Ref #Opek4BzIrt xxxxx0078		25.00	44.60
4/2		Deposit Made In A Branch/Store	2,151.02		2,195.62
4/3		POS Purchase - 04/03 Mach ID 000000 Ross Stores 855 Reno NV 3910 00000000030319107 ?McC=5310		6.45	
4/3		POS Purchase - 04/03 Mach ID 000000 Wal Mart 3254 Reno NV 3910 0000000850335173 ?McC=5411		149.09	
4/3		POS Purchase - 04/03 Mach ID 000000 Raley S 105 Reno NV 3910 00584093726356913 ?McC=5411		22.99	2,017.09
4/4		POS Purchase - 04/04 Mach ID 000000 Scolari S Whse 6255 Sh Reno NV 3910 00304094861501854 ?McC=5411		40.40	1,976.69
<b>Ending balance on 4/4</b>					<b>1,976.69</b>
<b>Totals</b>					<b>\$2,220.62      \$243.93</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/28/2014 - 04/04/2014	Standard monthly service fee \$12.00	You paid \$0.00
Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.		
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>	Minimum required	This fee period
1) Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$2,000.00	\$44.60 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$750.00	\$0.00 <input type="checkbox"/>
· Total number of Wells Fargo debit card purchases and/or payments	10	4 <input type="checkbox"/>
· Linked Wells Fargo credit card qualified purchase transaction	3	0 <input type="checkbox"/>
· Linked Wells Fargo credit card total qualified purchases	\$300.00	\$0.00 <input type="checkbox"/>
2) Complete the package requirements		
· Have qualifying linked accounts or services in separate categories*	3	<input checked="" type="checkbox"/>

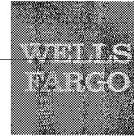
**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)

\*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
JCLC

- Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

Account number: [REDACTED] 4981 ■ March 28, 2014 - April 4, 2014 ■ Page 3 of 4



## IMPORTANT ACCOUNT INFORMATION

### **Amendment to Funds Availability Policy - Check Deposits at a Wells Fargo ATM**

Effective March 16, 2014, we will increase the amount of your deposit that is made immediately available to you when you make a check deposit at a Wells Fargo ATM. The first \$200 of a day's check deposits made at a Wells Fargo ATM will be immediately available for your use or withdrawal on the day we receive the deposit. Cash deposits made at a Wells Fargo ATM are always immediately available.

Account number: 4981 ■ March 28, 2014 - April 4, 2014 ■ Page 4 of 4

**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
	_____
	_____
	_____
	_____
Total	\$ _____

→ + \$ \_\_\_\_\_

= \$ \_\_\_\_\_

**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
Total	\$ _____

→ - \$ \_\_\_\_\_

= \$ \_\_\_\_\_

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

**General statement policies for Wells Fargo Bank**

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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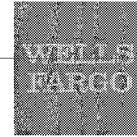
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2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

# Wells Fargo Way2Save® Savings

Account number: [REDACTED] 0078 ■ March 28, 2014 - March 31, 2014 ■ Page 1 of 4



ANTHONY G THOMAS  
WENDI L THOMAS  
DEBTOR IN POSSESSION  
CH 11 CASE #14-50333 (NV)  
7725 PEAVINE PEAK CT  
RENO NV 89523-4914

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.



## IMPORTANT ACCOUNT INFORMATION

We want to let you know about an important upcoming change.

Effective April 7, 2014, the fee for depositing international items, such as foreign checks, drafts and money orders drawn on banks located outside the United States will be \$5. This fee will be charged per item and will apply whether the international item is in a foreign currency or U.S. dollars. Please note that international item fees do not apply to deposits of U.S. dollar items that are drawn on U.S. banks.

If you have questions, please contact your local banker, or call the phone number listed at the top of your statement.

### Activity summary

Beginning balance on 3/28	\$0.00
Deposits/Additions	25.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 3/31</b>	<b>\$25.00</b>

Account number: [REDACTED] 0078

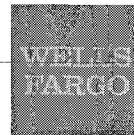
ANTHONY G THOMAS  
WENDI L THOMAS  
DEBTOR IN POSSESSION  
CH 11 CASE #14-50333 (NV)

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED] 0742

Account number: 0078 ■ March 28, 2014 - March 31, 2014 ■ Page 2 of 4

**Interest summary**

Interest paid this statement	\$0.00
Average collected balance	\$6.25
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Total interest paid in 2013	\$0.00

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/31	Recurring Transfer From Thomas A Way2Save Checking Ref #Opek4BzIrt xxxxxx4981	25.00		25.00
<b>Ending balance on 3/31</b>				<b>25.00</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/28/2014 - 03/31/2014	Standard monthly service fee \$5.00	You paid \$0.00
The bank has waived the fee for this fee period. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.		
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
<ul style="list-style-type: none"> <li>• Minimum daily balance</li> <li>• Daily automatic transfer from a Wells Fargo checking account</li> <li>• Save As You Go® transfer from a Wells Fargo checking account</li> <li>• Monthly automatic transfer from a Wells Fargo checking account</li> <li>• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)</li> </ul>	\$300.00 \$1.00 \$1.00 \$25.00 	\$0.00 <input type="checkbox"/> \$0.00 <input type="checkbox"/> ^ \$0.00 <input type="checkbox"/> \$25.00 <input checked="" type="checkbox"/>

<sup>a</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

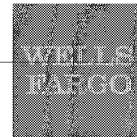


Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

**Considering buying your first or next home?**

Whether you're just in the planning stage or you've already started looking for a home, give us a call at 1-866-582-1253 and we'll help guide you through the process.

Account number: [REDACTED] 0078 ■ March 28, 2014 - March 31, 2014 ■ Page 3 of 4

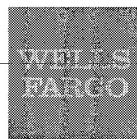


## IMPORTANT ACCOUNT INFORMATION

### **Amendment to Funds Availability Policy - Check Deposits at a Wells Fargo ATM**

Effective March 16, 2014, we will increase the amount of your deposit that is made immediately available to you when you make a check deposit at a Wells Fargo ATM. The first \$200 of a day's check deposits made at a Wells Fargo ATM will be immediately available for your use or withdrawal on the day we receive the deposit. Cash deposits made at a Wells Fargo ATM are always immediately available.

Account number: 0078 ■ March 28, 2014 - March 31, 2014 ■ Page 4 of 4



### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

**C** Add **A** and **B** to calculate the subtotal.

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_

= \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- \$ \_\_\_\_\_

= \$ \_\_\_\_\_

### General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ **In case of errors or questions about your Direct Deposit Advance® service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.